

## Consumer Affairs Agencies

*Division of Banks*

*Division of Insurance*

*Division of Professional Licensure*

*Department of  
Telecommunications and Cable*

*Division of Standards*

*State Racing Commission*

Massachusetts Office of Consumer Affairs & Business Regulation

# CONSUMER ADVISORY

## Mass.gov/autorates – A New Tool For Consumers to Shop Around for the Best Auto Insurance Deals

With Massachusetts' new auto insurance system set to launch in April, the Office of Consumer Affairs & Business Regulation and the Division of Insurance have developed a useful tool to assist consumers to begin shopping for the best deals on their insurance premiums. The state's new web site – [www.mass.gov/autorates](http://www.mass.gov/autorates) - will help drivers see the wide range of prices and products that are now available to them.

### Why should I take advantage of managed competition and [www.mass.gov/autorates](http://www.mass.gov/autorates)?

In recent years, all rates for auto insurance have been set by the Commissioner of Insurance. Under this system, consumers were limited to one price, one policy and very few choices among companies. Beginning April 1, insurers will compete for your business by offering different rates and policies that have been approved by the Commissioner. This means that auto insurers can finally offer lower rates to good drivers, more product choices and better services.

By using [www.mass.gov/autorates](http://www.mass.gov/autorates), you can browse through the rates and discounts being offered by the state's insurers. The Division of Insurance estimates that responsible drivers across Massachusetts can save at least 10% on their 2008 auto insurance premiums.

### How do I use it?

You can easily generate a list of sample premiums by providing:

- your zip code
- number of years licensed,
- the type of car you drive,
- your driving record
- and your desired coverage levels.

The search engine then provides a list of sample premiums, broken out by company. Corresponding information about discounts being offered by insurers is also available on the site.

Consumers should be aware that their actual premiums will differ from the sample given, due to specific information that is not included in the search criteria. Consumer Affairs and the Division encourage consumers to contact agents and companies directly to obtain quotes. Contact information for insurers and insurance professionals is also available at [www.mass.gov/autorates](http://www.mass.gov/autorates).

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